

# EXHIBITS 4.4

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UNITED STATES DISTRICT COURT  
DISTRICT OF SOUTH CAROLINA  
CHARLESTON DIVISION

Nelson L. Bruce,

Plaintiff,

v.

Pentagon Federal Credit Union a/k/a  
Pentagon Federal Credit Union  
Foundation ("Collectively" PENFED),  
*et al.*,

Defendants.

Case No. 2:22-cv-02211-BHH-MGB

**DEFENDANT PENTAGON FEDERAL CREDIT UNION'S  
RESPONSES TO PLAINTIFF'S SECOND SET OF INTERROGATORIES**

Pentagon Federal Credit Union ("PenFed") provides the following responses to interrogatories served by Nelson L. Bruce.

**ANSWERS**

19. Please explain in full complete detail what type of transactions that you conduct on a daily, weekly, monthly and or yearly basis that are associated with your Master account or any other accounts you have setup with the Federal Reserve Bank, Federal Reserve Bank Services, and or Federal Reserve Discount Window?

**OBJECTION: PenFed objects to Request No. 19 on the grounds that the information it seeks is irrelevant as to Plaintiffs claims or defenses in this matter.**

20. Please explain in full completed detail whether you ever pledged any collateral with any Federal Reserve Bank and or its affiliates successors or assigns as collateral is defined on the Federal Reserve Bank website

[https://www.frbdiscountwindow.org/Pages/Collateral/collateral\\_eligibility](https://www.frbdiscountwindow.org/Pages/Collateral/collateral_eligibility) related to any consumer since you were granted access and service on 7-11-1994?

**OBJECTION: PenFed objects to Request No. 20 on the grounds that the information it seeks is irrelevant as to Plaintiffs claims or defenses in this matter. PenFed further objects to this Request as it is expansively overbroad, unduly burdensome, and not reasonably limited in time or scope.**

21. Please explain in full complete detail ,whether or not you ever completed any operating circular 10's plus associated documents that the Federal Reserve require be completed [see... <https://www.frbservices.org/resources/rules-regulations/operating-circulars.html#777>] with any Federal Reserve Bank its affiliates or assigns between January 1, 2016 to present? If so, please explain in full complete detail what was your purpose for completing the operating circulars and what did you receive as a result of doing so?

**OBJECTION: PenFed objects to Request No. 21 on the grounds that the information it seeks is irrelevant as to Plaintiffs claims or defenses in this matter and calls for a legal conclusion.**

22. Please explain in full completed detail whether or not you fully disclosed/communicated to the plaintiff and or any other member of your banking association at the time of signing any alleged agreements with you to any and all loans you allegedly provided to us that it was your intent to pledge our alleged loans and or promissory notes as collateral and security for the alleged loans with a federal reserve bank as documented in your "call reports"?

**OBJECTION: PenFed objects to Request No. 21 on the grounds it calls for speculation and is not tied to the specific facts of the case. PenFed further objects to Request No. 21 because the information it seeks is irrelevant as to Plaintiffs claims or defenses in this matter and calls for a legal conclusion.**

23. Please explain in full complete detail have you ever sold, assigned/transferred any of the plaintiffs accounts referenced in this case to any third parties at any time since their open dates to the present date and then had it transferred/assigned and or sold back to you? If so please explain in full complete details the exact dates you sold, assigned/transferred these accounts to third parties and the exact dates you repurchased the accounts and/or the accounts were re-assigned/transferred back to you.

**OBJECTION: PenFed objects to Request No. 21 on the grounds it is duplicative of Plaintiff's Interrogatory No. 18.**

Dated: July 3, 2024.

**PENTAGON FEDERAL CREDIT UNION**

/s/ Sarah A. James

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*Attorneys for Pentagon Federal Credit Union*

**CERTIFICATE OF SERVICE**

I hereby certify that on the 3<sup>rd</sup> day of July, 2024, I served the foregoing via e-mail and first class mail on:

Nelson L. Bruce  
P.O. Box 3345  
Summerville, SC 29484  
*Pro Se Plaintiff*

/s/ Sarah A. James  
Sarah A. James

**WERSUNITED STATES DISTRICT COURT  
DISTRICT OF SOUTH CAROLINA  
CHARLESTON DIVISION**

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Case No. 2:22-cv-02211-BHH-MGB

**DEFENDANT PENTAGON FEDERAL CREDIT UNION RESPONSES  
TO PLAINTIFF'S SECOND SET OF REQUESTS FOR PRODUCTION**

Pentagon Federal Credit Union ("PenFed") provides the following responses to Plaintiff's Second Set of Requests for Production of Documents served by Nelson L. Bruce.

23. Please produce any and all documents and electronically stored data related to Interrogatories No.'s 19-23.

**RESPONSE:** PenFed objects to this Request to the extent that Request Nos. 19-23 seek documents that are irrelevant to Plaintiff's claims or defenses in this matter. PenFed objects to this Request to the extent the requested documents are protected by the attorney-client or the work product doctrine, such as emails between PenFed and undersigned counsel about PenFed's interrogatory answers or other materials created for or at the direction of PenFed's counsel. PenFed incorporates herein, each objection stated in its Response to Plaintiff's Interrogatories No. 19-23.

24. Please produce any and all documents and supporting law(s) that support your claim that the alleged loans are legal.

**RESPONSE: PenFed objects to this Request to the extent it is vague, expansively overbroad, and seeks documents irrelevant and disproportionate to the claims and defenses in this case.**

25. Please produce any and all documents and agreements mutually agreed upon between you and the plaintiff where you fully disclosed to the plaintiff that you would be pledging his alleged loans and promissory notes as collateral and security with the Federal Reserve Bank in exchange for Federal Reserve notes and or credits.

**RESPONSE: PenFed objects to this Request to the extent it is vague, expansively overbroad, and seeks documents irrelevant and disproportionate to the claims and defenses in this case.**

26. Please produce the law that states that credit is not currency/money of the United States that can be used in the United States as payments.

**RESPONSE: PenFed objects to this Request to the extent it is confusing and seeks documents irrelevant and disproportionate to the claims and defenses in this case.**

27. Please produce any and all documents and electronically stored data, information and transactions related to any and all accounts you have and or had used with any federal reserve bank from December 31, 2018.

**RESPONSE: PenFed objects to this Request to the extent it is vague, expansively overbroad, unduly burdensome, and seeks documents irrelevant and disproportionate to the claims and defenses in this case.**



28. Please produce any and all documents and electronically stored data, information and transactions related to your U102 restricted securities account with the Federal Reserve from February 1, 2016 to December 31, 2018.

**RESPONSE: PenFed objects to this Request to the extent it is overbroad and seeks documents irrelevant and disproportionate to the claims and defenses in this case.**

29. Please produce any and all documents and electronically stored data, related to any and all Federal Reserve notes received, credit received from the Federal Reserve Bank related to any and all collateral that you have pledged and or deposited with the Federal Reserve Bank from February 1, 2016 to December 31, 2018 including any and all Fed wire transactions or any transactions with the Federal Reserve Bank. Produce a detail list of what accounts these transactions are associated with.

**RESPONSE: PenFed objects to this Request to the extent it is vague, expansively overbroad, unduly burdensome, and seeks documents irrelevant and disproportionate to the claims and defenses in this case. PenFed also objects to Request No. 29 to the extent it seeks to require PenFed to create new documents or to provide narrative statements by asking PenFed to "Produce a detail list of what accounts these transactions are associated with" because such a request is beyond the scope of Rule 34 of the Federal Rules of Civil Procedure.**

30. Please produce the full complete names of all Representatives that plaintiff spoke to on the phone and or answered plaintiff's call and or called plaintiff back on December 27, 2021 as a result of a call to related to the PenFed accounts referenced in this case.

**RESPONSE: PenFed objects to this Request to the extent it improperly requests the production of information and not documents.**

31. Please produce the name of the organizations, entities, persons you use to mediate the sales of your accounts to third party debt buyers, lenders, collection agencies.

**RESPONSE: PenFed objects to this Request to the extent it improperly requests the production of information and not documents. PenFed further objects to this Request to the extent it is overbroad and seeks documents irrelevant and disproportionate to the claims and defenses in this case.**

32. Please produce the contact information (name, address, phone number) for any and all trustees of the trusts where plaintiff's accounts, alleged loans, alleged loan debts, collateral/security, collateral/security instruments, collateral loans have been pooled with and traded on along with other members accounts, alleged loans, alleged loan debts, collateral/security, collateral/security instruments, on the secondary market. Please include the pool numbers which is the identification number identifying the pool of collateral/security being traded and cusip numbers.

**RESPONSE: PenFed objects to this Request as it is vague and confusing in its syntax, and as a result, PenFed is unable to provide a response. PenFed objects to this Request to the extent it is duplicative of Plaintiff's Document Request No. 9 and it improperly requests the production of information and not documents. To the extent this request seeks the production of any documents related to the contact information of "any and all trustees of the trusts," PenFed objects to this Request as it is unclear how documents and electronically stored information could pertain to Plaintiff's claims or any defenses that may be asserted in this case.**

33. Please produce evidence that you compensated the plaintiff for using his collateral/security to make additional profits and gains, to enrich yourselves.

**RESPONSE: PenFed objects to this Request to the extent it is overbroad and seeks documents irrelevant and disproportionate to the claims and defenses in this case.**

34. Please produce any and all assets pledged to secure borrowings that you documented in your call report in the "CREDIT AND BORROWING ARRANGEMENTS" section of your Call Report you filed on September 30, 2016 referencing what assets you pledged to secure borrowings in the amount of \$10,436,910,592, pledged to the Federal Reserve Bank of West Virginia and or any other Federal Reserve Bank in any districtas of September 30, 2016 which you reported to the National Credit Association on call report form 5300.

**RESPONSE: PenFed objects to this Request to the extent it references a document not produced in discovery. PenFed objects to this Request to the extent it requests the production of "assets," and not documents. To the extent this request seeks the production of any documents related to the "assets pledged to secure borrowings," PenFed objects to this Request as it is unclear how documents and electronically stored information could pertain to Plaintiff's claims or any defenses that may be asserted in this case.**

Dated: July 3, 2024

**PENTAGON FEDERAL CREDIT UNION**

/s/ Sarah A. James

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